



SUDBURY ON P3A 5C1

000462274

SONIA KALRA
6077 CARRADINE CRT
MISSISSAUGA ON L5V 2C2

Notice details

Social insurance number	XXX XX6 934
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Tax year	2020
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Date issued	May 10, 2021
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Notice of assessment

We assessed your 2020 income tax and benefit return and calculated your balance.

You need to pay **\$13,093.31** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **May 31, 2021**.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

Amount due: \$13,093.31

Pay by: May 31, 2021

Payment options

You can:

- pay online
- pay at your financial institution

For more information, see page 5.

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Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	43,880	
	Deductions from total income	1,198	
23600	Net income	42,682	
26000	Taxable income	42,682	
35000	Total federal non-refundable tax credits	2,394	
61500	Total Ontario non-refundable tax credits	619	
42000	Net federal tax	4,007.55	
42100	CPP contributions payable	2,216.23	
42800	Net Ontario tax	1,986.06	
43500	Total payable	8,209.84	
43700	Total income tax deducted	1,597.90	
48200	Total credits	1,597.90	
	Total payable minus Total credits	6,611.94	DR
	Balance from this assessment	6,611.94	DR
	Previous account balance	6,481.37	DR
Balance due		13,093.31	DR

Explanation of changes and other important information

We assessed your return and you have a balance due. If you paid this balance and your payment is not appearing on this notice, please note it may take up to 10 business days for your payment to be reflected in our system. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by May 31, 2021. You can view your account balance and statement of account online using My Account.

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You can also use the CRA's Individual Tax Account Balance Automated Service by calling 1-866-474-8272. This service is available seven days a week and allows you to quickly get your account balance and information about your last payment. You will be asked to provide your social insurance number, your date of birth, and the amount reported at line 15000 on your tax return.

Your Canada training credit limit for next year is \$500.00. This credit will expire at the end of the year you turn 65 or the year of death.

Based on our records, you will get an instalment reminder in August and may have to pay by instalments starting September 15, 2021. For more information about making instalment payments, go to **canada.ca/taxes-instalments**.

Because you received COVID-related benefits in 2020 and your taxable income was \$75,000 or less, we are providing flexibility for paying the balance you owe on your 2020 tax return. The interest that would normally be charged starting on May 1, 2021, will be waived until April 30, 2022. We will start charging interest on any unpaid balance from your 2020 return on May 1, 2022. We are still charging interest on any unpaid balances from previous years.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

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RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to canada.ca/rrsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
RRSP deduction limit for 2020	9,280
Minus: Employer's PRPP contributions for 2020	0
Minus: Allowable RRSP contributions deducted for 2020	0
Plus: 18% of 2020 earned income, up to a maximum of \$27,830	6,442
Minus: 2020 pension adjustment	0
Minus: 2021 net past service pension adjustment	0
Plus: 2021 pension adjustment reversal	0
RRSP deduction limit for 2021	15,722
Minus: Unused RRSP contributions previously reported and available to deduct for 2021	0
Available contribution room for 2021	15,722

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2021 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at canada.ca/my-cra-account, or call 1-800-959-8281.

To find your tax centre, go to canada.ca/cra-offices.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to canada.ca/cra-change-address.

If you have new or additional information and want to change your return:

- go to canada.ca/change-tax-return for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to canada.ca/cra-complaints-disputes; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to canada.ca/cra-multiple-formats.

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

How do you pay?

- online or by phone using a Canadian financial institution's services
- online at canada.ca/cra-my-payment
- online by setting up a pre-authorized debit agreement at canada.ca/my-cra-account
- in person with your remittance voucher at your Canadian financial institution or, for a fee, at Canada Post

For more information on how to make a payment, go to canada.ca/payments.

Need more time to pay?

If you cannot pay in full and you would like more information, go to canada.ca/cra-collections.

To discuss a payment arrangement, call the CRA at 1-888-863-8657, Monday to Friday (except holidays) from 7:00 a.m. to 11:00 p.m. Eastern time.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to canada.ca/my-cra-account.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to canada.ca/taxes-security.

